Certificate Number: 12433-PAE-DE-036382633

Bankruptcy Case Number: 17-13181



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 8, 2022, at 3:42 o'clock PM EST, James J. Flora completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 8, 2022 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher